

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAUL R. DOUGHERTY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:11-23579

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/03/2011 and confirmed on 7/29/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		53,466.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		53,466.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,300.00	
Trustee Fee	1,947.34	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,247.34

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC*	0.00	18,997.22	0.00	18,997.22
	Acct: 0580				
	FIFTH THIRD BANK(*)	0.00	3,600.00	0.00	3,600.00
	Acct: 9943				
					22,597.22

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PAUL R. DOUGHERTY	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	2,300.00	2,300.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	1,000.00	1,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX6-16				
	INTERNAL REVENUE SERVICE*	5,685.49	5,685.49	0.00	5,685.49
	Acct: XXX3097				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7550				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 7550				
					5,685.49

Unsecured					
	PNC BANK NA	4,266.09	4,266.09	0.00	4,266.09
	Acct: 4416				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX2365				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX0060				
	CHASE BANK USA NA	0.00	0.00	0.00	0.00
	Acct: XXX3496				
	CITIBANK NA(*)	11,933.92	2,204.50	0.00	2,204.50
	Acct: 0818				
	ECAST SETTLEMENT CORP	801.00	147.97	0.00	147.97

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0487				
	PRA/PORTFOLIO RECOVERY ASSOC	7,664.06	1,415.75	0.00	1,415.75
	Acct: XXX6569				
	PNC BANK NA	18,958.94	3,502.20	0.00	3,502.20
	Acct: XXX2043				
	ECAST SETTLEMENT CORP	4,211.30	777.94	0.00	777.94
	Acct: 5295				
	PRA/PORTFOLIO RECOVERY ASSOC	3,794.97	701.03	0.00	701.03
	Acct: XXX9763				
	WELLS FARGO BANK NA	30,963.52	5,719.76	0.00	5,719.76
	Acct: 5982				
	WELLS FARGO BANK NA	5,273.14	974.08	0.00	974.08
	Acct: 8412				
	DISCOVER BANK(*)	1,151.29	212.67	0.00	212.67
	Acct: 1115				
	INTERNAL REVENUE SERVICE*	75.55	13.96	0.00	13.96
	Acct: XXX3097				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: 4547				
	EQUITABLE GAS CO (*)	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM CRAIG ESQ	0.00	0.00	0.00	0.00
	Acct:				
					19,935.95

TOTAL PAID TO CREDITORS

48,218.66

TOTAL

CLAIMED 5,685.49

PRIORITY 0.00

SECURED 89.093.78

Date: 08/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

PAUL R. DOUGHERTY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:11-23579

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Paul R. Dougherty
 Debtor

Case No. 11-23579-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Aug 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2016.

db +Paul R. Dougherty, 2607 Siesta Drive, Pittsburgh, PA 15241-1728
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr JP Morgan Chase Bank, NA Chase Auto Finance, P O Box 901032, Ft Worth, TX 76101-2032
 13086659 +Bank of America, PO Box 15019, Wilmington, DE 19886-5019
 13086658 +Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
 13190473 +Bank of America, N.A.s/b/m/t BAC Home Loan Servi, 7105 Corporate Dr, PTX-B-209,
 Plano, TX 75024-4100
 13107820 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank South Dakota NA, Payment Center, 4740 121st St,
 Urbandale, IA 50323)
 13086660 +Capital One, PO Box 105474, Atlanta, GA 30348-5474
 13086661 +Citibank South Dakota NA, c/o Phillips & Cohen Assocaites LTD, Mail Stop 871,
 1004 Justinson Street, Wilmington, DE 19801-5148
 13141127 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 13086662 +Fifth Third Bank, PO Box 740778, Cincinnati, OH 45274-0778
 13104981 +Fifth Third Bank, P.O. Box 829009, Dallas, TX 75382-9009
 13101419 JP Morgan Chase Bank, N.A., PO Box 901032, Ft. Worth, TX 76101-2032
 13121149 JP Morgan Chase Bank, NA, PO BOX 901032, FT WORTH, TX 76101-2032
 14105058 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,
 PO Box 619096, Dallas, TX 75261-9741)
 13090321 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 13086664 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 13145401 PNC Bank, 623 Euclid Avenue, Cleveland, OH 44010
 13145370 +PNC Bank, PO Box 94982, Cleveland, Ohio 44101-4982
 13086665 +Sams's Club/Discover, P.O. Box 960013, Orlando, FL 32896-0013
 13159754 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: U.S. Bank N.A., BANKRUPTCY DEPARTMENT, P.O. Box 5229,
 Cincinnati OH 45201)
 13095113 +Wells Fargo Bank, N.A., Business Direct Division, 100 W, Washington Street 8th Flr,
 Phoenix, AZ 85003-1803
 13693022 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bk.notifications@jpmchase.com Aug 30 2016 02:14:08 Chase Auto Finance Corp.,
 201 N. Central Avenue, Floor 11, Phoenix, AZ 85004-1071
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 30 2016 02:11:43
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 cr E-mail/PDF: rmscedi@recoverycorp.com Aug 30 2016 02:11:00
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13110769 E-mail/Text: mrdiscen@discover.com Aug 30 2016 02:13:42 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13433528 E-mail/PDF: gecscdi@recoverycorp.com Aug 30 2016 02:09:33 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 13128329 E-mail/PDF: resurgentbknofications@resurgent.com Aug 30 2016 02:11:10 GE Money Bank,
 c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
 13086663 +E-mail/Text: cio.bncmail@irs.gov Aug 30 2016 02:13:58 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 13294286 +E-mail/Text: bknotice@ncmlc.com Aug 30 2016 02:15:01 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13226541 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 30 2016 02:10:49
 Portfolio Recovery Associates, PO BOX 41067, Norfolk VA 23451
 13117784 E-mail/PDF: rmscedi@recoverycorp.com Aug 30 2016 02:10:59
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
 cr NATIONSTAR MORTGAGE LLC
 cr Nationstar Mortgage LLC
 13086666 Subaru Motors Finance, c/o Chase, PO Box 78076
 cr* +Citibank, N.A., 701 East 60th Street North, SIOUX FALLS, SD 57104-0493
 cr* Discover Bank/DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
 Memphis, TN 38125-1741
 cr* +PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067

District/off: 0315-2

User: dbas
Form ID: pdf900

Page 2 of 2
Total Noticed: 33

Date Rcvd: Aug 29, 2016

***** BYPASSED RECIPIENTS (continued) *****
13615792* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
13294487* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
13519077* +National Capital Management, LLC., 8245 Tournament Drive, Suite 230,
Memphis, TN 38125-1741
13583402* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
13086667* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank Visa, PO Box 790408, Saint Louis, MO 63179)
13693023* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
TOTALS: 4, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Paul R. Dougherty julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com
Kenneth Steidl on behalf of Plaintiff Paul R. Dougherty julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
Margaret Gairo on behalf of Creditor Bank Of America, N.A. ecfmail@mwc-law.com
Marisa Myers Cohen on behalf of Creditor Bank Of America, N.A. mcohen@mwc-law.com
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmechf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William E. Craig on behalf of Creditor Chase Auto Finance Corp. mortonlaw.bccraig@verizon.net,
donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 11